

Important Customer Information

This leaflet gives you important information as to how we deal with you and your insurance and must be read in conjunction with the accompanying correspondence and documentation. We would recommend that you read it carefully and keep it with your insurance documents.

Who are we?

Thistle Insurance Services Limited is authorised and regulated by the Financial Services Authority (FSA). This is the independent watchdog that regulates financial services, including insurance.

Our registered address is 6 Crutched Friars, London EC3N 2PH but our day-to-day contact details are as detailed in the attached documents.

Our FSA Registration Number is 310419.

You may check this information and obtain further information about how the FSA protects you by visiting the FSA website or by contacting the FSA on 0845 606 1234.

Whose products do we offer?

We will only offer you an insurance product from the insurer named in the accompanying documents. We provide this under an agreement with them, which allows us to provide you with a quotation, confirm cover and issue policy documents to you and in some instances settle claims, acting on their behalf.

In these circumstances, when we arrange your insurance under this agreement, in dealing with the underwriting and administration of your risk and some claims, we will be acting primarily on behalf of Insurers.

We also collect your premium on their behalf, which we then hold as their agent.

Copies of policy documentation can be obtained by contacting us.

We review the position of the insurer periodically to ensure that they still meet the requirements of our customers and we are not contractually obliged to deal with them.

How are we meeting your needs?

We will ask you some questions (important see section headed "Information you provide to us") to ensure that your risk is suitable for insurers and make available any optional covers, however we won't provide you with a specific personal recommendation.

This product is suitable in general for customers who require insurance for loss or damage to a caravan and its contents and legal liability arising through its use, however you must make your own decision as to whether this insurance meets your own needs specifically.

Information that you provide to us

The information that you provide to us will be used to determine the acceptance and cost of your insurance. You must provide us with any information that would influence the decision of the insurer whether to accept your insurance and at what cost. If you don't provide any such information your insurer may have the right to decline to pay any claims that you may make. Examples of such information could be would be the storage location of the caravan and the measures that you take to protect your caravan and equipment against loss or damage, detail of any previous claims whether related to this caravan or any previous caravan you have owned or been responsible for.

These examples are not intended to be an exhaustive list and if you have any doubt as to whether a particular piece of information should be disclosed please discuss this with us as soon as you become aware of it at anytime during the currency of your insurance.

Costs

Premiums are normally quoted inclusive of UK Insurance Premium Tax at the prevailing rate; any other costs or fees will be detailed in your quotation.

Small differences under £2.00 arising in our day to day reconciliations will not be accounted for.

How are we paid?

We are paid for our services principally by way of brokerage commission; this is a proportion of the premium you pay, allowed to us by the Insurer and by any fees paid by yourself.

In addition We and/or other members of the Jardine Lloyd Thompson Group may receive:

Interest earned on insurance monies passing through our bank accounts;

Expense allowances or commissions from Insurers for managing and administering certain facilities on their behalf;

Profit commissions or profit shares paid by Insurers on specific facilities and arrangements for a limited class of business;

Administrative service fees, which may be paid for, limited specific services we provide to Insurer(s) as part of the placing or claims process;

Income derived from arranging premium financing.

Cancellation

We hope that you are happy with your policy. Please read it carefully to see it meets your needs. If not, you may have a right to cancel your insurance.

You have a statutory right to cancel your policy if it does not meet your requirements or for any other reason within 14 days of the date you receive your policy documents or the inception date whichever is the latest. If no claims have been made you will receive a full refund. Insurers reserve the right to make a charge for any cover provided during this time.

You may cancel after the 14 days have expired, however you will not automatically be entitled to any refund of premium, Insurers at their discretion may allow a refund of premium for any unexpired period of cover. No return of premium will be given in the event that any claim has been reported to Insurers.

Making a Claim

If you need to make a claim please refer to the guidance in the relevant section of the Policy Wording. If you need any additional assistance please contact ourselves.

Data Protection

Any information you give to us will be held securely and used to administer your insurance and update our records and other Jardine Lloyd Thompson Group companies.

All countries in the European Economic Area (EEA), including the UK have similar standards of legal protection for your personal information. Jardine Lloyd Thompson group companies may administer aspects of our relationship with you and provide other services from centres outside the EEA that may not have the same standard of data protection laws as the UK. However, if we do, we will always have a contract in place to ensure that your personal information is protected at least to UK standards, and we will remain bound by our obligations under the Data Protection Act 1998.

We may from time to time send you details of insurance related services, or products, which we think may be of interest to you. Please advise us if you do not wish your information to be used in this manner.

What to do if you have a complaint

If for any reason you are unhappy with us, we would like to hear from you. Making a complaint will not prejudice your right to take legal proceedings. If you are unhappy with the insurer please in the first instance contact us, if you wish to complain directly to the insurer their complaints procedure is detailed within the policy or summary of cover enclosed.

If you have a complaint about any aspect of this policy, our service or a claim, please email to tourerselect@iltgroup.com, call us on 01452 511480, or write to:

The Managing Director, Tourer Select, Thistle Insurance Services Limited, Southgate House, Southgate Street, Gloucester, GL1 1UB.

If you remain unhappy with any response you have received, you can contact:

The Compliance Officer, Thistle Insurance Services Limited, 6 Crutched Friars, London EC3N 2PH

If the complaint is still not resolved to your satisfaction, you can approach The Financial Ombudsman Service.

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

Telephone: 08000 234 567

Website: <http://www.financial-ombudsman.org>

Compensation

We are a member of the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim.

Further information about compensation schemes arrangements is available from the FSCS.

Financial Services Compensation Scheme (FSCS), 7th Floor, Lloyds Chambers, Portsoken St, London E1 8BN

Telephone: 020 7892 7300

Website: <http://www.fscs.org.uk>